

Emmanuel Y Guerin
Crystal R Francis
8 Valentine Drive
Rensselaer, NY 12144

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK
ALBANY DIVISION**

In re:

Emmanuel Y Guerin
Crystal R Francis
Debtor(s)

Case No. 12-11023

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2012.
- 2) The plan was confirmed on 08/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/25/2012.
- 5) The case was converted on 12/02/2012.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$78,532.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,744.14
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,744.14**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$126.70
Court Costs	\$0.00
Trustee Expenses & Compensation	\$138.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$265.64**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBANY MEDICAL CENTER HOSPITA	Unsecured	13,327.00	0.00	13,527.23	0.00	0.00
ALBANY MEDICAL COLLEGE	Unsecured	524.00	0.00	1,241.00	0.00	0.00
CACH, LLC	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	8,105.00	0.00	9,916.37	0.00	0.00
CAPITAL ONE BANK	Unsecured	508.00	0.00	518.15	0.00	0.00
CB OF THE HUDSON VALLEY	Unsecured	696.00	NA	NA	0.00	0.00
CB OF THE HUDSON VALLEY	Unsecured	154.00	NA	NA	0.00	0.00
CITIBANK, NA	Unsecured	1,830.00	NA	NA	0.00	0.00
CRD PRT ASSO	Unsecured	2,002.00	NA	NA	0.00	0.00
ECMC	Unsecured	27,858.00	0.00	28,471.10	0.00	0.00
EMMANUEL	Unsecured	NA	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	798.00	NA	NA	0.00	0.00
ER SOLUTIONS	Unsecured	798.00	NA	NA	0.00	0.00
HSBC MORTGAGE USA	Secured	223,487.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	527.00	0.00	527.61	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	0.00	510.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	9,395.00	0.00	9,098.19	1,188.72	289.78
MID AMERICA BANK & TRUST	Unsecured	524.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	399.00	NA	NA	0.00	0.00
MIDLAND CREDIT	Unsecured	466.00	0.00	465.87	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	0.00	8,364.97	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	612.00	0.00	658.91	0.00	0.00
ORANGE LAKE COUNTY CI	Unsecured	28,765.00	NA	NA	0.00	0.00
ORANGE LAKE COUNTY CI	Unsecured	13,765.00	NA	NA	0.00	0.00
OVERTON RUSSELL & DOERR	Unsecured	491.00	NA	NA	0.00	0.00
PAUL MICHAEL MARKETING	Unsecured	231.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	622.00	0.00	622.82	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	878.00	0.00	628.26	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE INC ON BEHALF OF	Unsecured	6,103.00	0.00	18,324.88	0.00	0.00
SALLIE MAE-DEPT OF EDUCATION	Unsecured	3,700.00	NA	NA	0.00	0.00
SALLIE MAE-DEPT OF EDUCATION	Unsecured	3,267.00	NA	NA	0.00	0.00
SALLIE MAE-DEPT OF EDUCATION	Unsecured	2,203.00	NA	NA	0.00	0.00
SALLIE MAE-DEPT OF EDUCATION	Unsecured	1,290.00	NA	NA	0.00	0.00
SALLIE MAE-DEPT OF EDUCATION	Unsecured	1,017.00	NA	NA	0.00	0.00
SAMARITIAN HOSPITAL	Unsecured	NA	0.00	674.69	0.00	0.00
SEARS	Unsecured	NA	NA	NA	0.00	0.00
SEARS	Unsecured	776.00	NA	NA	0.00	0.00
SIMONS AGENCY INC	Unsecured	36.00	NA	NA	0.00	0.00
STATCU/GLHEC	Unsecured	27,858.00	NA	NA	0.00	0.00
TCAR COLLECTIONS SERV	Unsecured	50.00	NA	NA	0.00	0.00
VANTUM CAPITAL, INC.	Unsecured	0.00	0.00	10,150.52	0.00	0.00
VIRTUOSO SERVICES	Unsecured	798.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,098.19	\$1,188.72	\$289.78
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,098.19	\$1,188.72	\$289.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$94,602.38	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$265.64</u>
Disbursements to Creditors	<u>\$1,478.50</u>
TOTAL DISBURSEMENTS :	<u>\$1,744.14</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/03/2012

By: /s/ Andrea E. Celli

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.